

Exhibit "C"

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re

Kathy A. Welden-Pinney,

Case No. 16-11753-1-rel

Debtor.

Chapter 7

**CERTIFICATION OF PAYMENT HISTORY ON THE NOTE AND MORTGAGE
DATED March 17, 2014 AND RELATED INFORMATION**

Courtney Isbrandt, of full age, employed as Banking Officer by **M&T Bank**
hereby certifies the following information:

Mortgage Recorded on: **April 9, 2014** in **Schenectady County, NY** in **Book 4522** at **Page 832**

Property Address: **306 South Reynolds Street, T/O Glenville, Scotia, NY 12302**

Mortgage Holder: **M&T Bank**

Movant's relationship to Mortgage Holder: **Mortgage Holder**

Mortgagor(s)/Debtor(s): **Kathy A. Welden-Pinney**

Bankruptcy Petition filed on: **September 28, 2016**

First Post-Petition Mortgage Payment Due: **October 1, 2016**

POST-PETITION PAYMENT HISTORY:

Amount Due	Date Payment Was Due	How Payment was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
1. \$1,259.39	10/01/2016		\$0.00		

MONTHLY POST-PETITION PAYMENTS PAST DUE:

1 payments @ **\$1,259.39** = **\$1,259.39**
Total = **\$1,259.39**

Itemize Past-Due Late Charges and Other Additional Charges Below. Attach a separate sheet, if necessary.

Type of Charge	Date Incurred	Relative to Payment Due On	Amount
Foreclosure Fees			\$3,595.00
Late Charges			\$201.52
Property Inspections			\$182.00
Total Additional Charges Amount Due			\$3,978.52

EACH CURRENT MONTHLY PAYMENT IS COMPRISED OF:

Principal/Interest	\$ 715.75
Escrow	\$ 543.64
Total	\$ 1,259.39

If the monthly payment has changed during the pendency of the case, please explain (attach a separate sheet, if necessary):

MONTHLY PRE-PETITION PAYMENTS PAST DUE:

16 payments from 06/01/2015 to 09/01/2016 @ \$1,259.39 = \$20,150.24

REQUIRED ATTACHMENTS TO MOTION

Please attach the following documents to your motion and indicate the exhibit number associated with the documents.

(1) Copies of documents that indicate Movant's interest in the subject property. For purposes of example only, a complete and legible copy of the promissory note or other debt instrument together with the complete and legible copy of the mortgage and any assignments of the note and mortgage in the chain of title from the original mortgagee to the current moving party. (Exhibit A and/or B.)

(2) Copies of documents establishing that Movant's interest in the real property or cooperative apartment was perfected. For the purposes of example only, a complete and legible copy of the Financing Statement (UCC-1) filed with either the Clerk's Office of the Register of the county the property or cooperative apartment is located in. (Exhibit A and/or B.)

CERTIFICATION FOR BUSINESS RECORDS

I CERTIFY THAT THE INFORMATION PROVIDED IN THIS FORM AND/OR ANY EXHIBITS ATTACHED TO THIS FORM (OTHER THAN THE TRANSACTIONAL DOCUMENTS ATTACHED AS REQUIRED BY PARAGRAPHS 1 AND 2 IMMEDIATELY ABOVE) IS DERIVED FROM RECORDS KEPT IN THE COURSE OF REGULARLY CONDUCTED ACTIVITY, MADE AT OR NEAR THE TIME OF THE OCCURRENCE OF THE MATTERS SET FORTH BY OR FROM INFORMATION TRANSMITTED BY, A PERSON WITH KNOWLEDGE OF THOSE MATTERS, AND WERE MADE BY REGULARLY CONDUCTED ACTIVITY AS REGULAR PRACTICE.

I FURTHER CERTIFY THAT THE COPIES OF ANY TRANSACTIONAL DOCUMENTS ATTACHED TO THE MOTION AS REQUIRED BY PARAGRAPHS 1 AND 2 IMMEDIATELY ABOVE, ARE TRUE AND ACCURATE COPIES OF THE ORIGINAL DOCUMENTS THAT ARE IN THE POSSESSION OF THE MOVANT, EXCEPT AS FOLLOWS: _____.

I, Courtney Isbrandt OF M&T BANK, DECLARE (OR CERTIFY, VERIFY, OR STATE) UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED AT GETZVILLE, NEW YORK
ON THIS 20th DAY OF October, 2016.

Courtney Isbrandt
Name: Courtney Isbrandt
Title: Banking Officer

M&T Bank
475 Crosspoint Parkway
Getzville, New York 14068